



Wells Fargo Home Mortgage
MAC X2401-064
One Home Campus
Des Moines, IA 50328-0001

**FOIA – CONFIDENTIAL INFORMATION –
CONFIDENTIAL TREATMENT REQUESTED**


September 30, 2010

Making Home Affordable Compliance
Attn: J.T. Warner, Mailstop C3F
8000 Jones Branch Drive
McLean, Virginia 22102

Re: Home Affordable Modification Program (“HAMP”) – Initial Servicer Certification

In compliance with the (i) Supplemental Directive 10-06, Home Affordable Modification Program – Guidance on Annual Servicer Certification Required by the Servicer Participation Agreement, and (ii) Amended and Restated Commitment to Purchase Financial Instrument and Servicer Participation Agreement (the “Commitment”), Wells Fargo Bank, N.A. (the “Servicer”), hereby certifies that as of June 30, 2010, it was in compliance with, and the truth and accuracy of, the representation and warranties related to HAMP guidance. All terms used, but not defined herein, shall have the meanings ascribed to them in the Commitment.

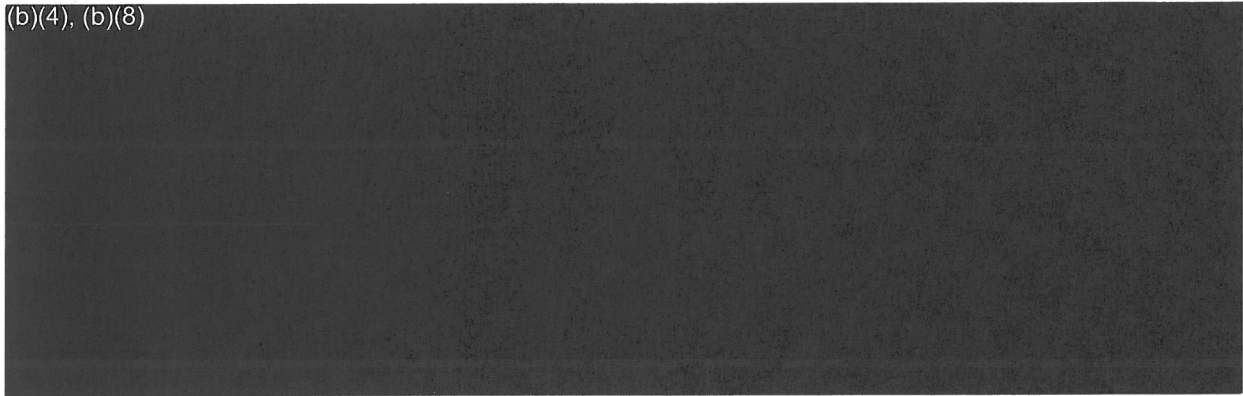
(b)(4), (b)(8)



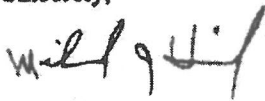
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(b)(4), (b)(8)



Sincerely,



Michael J. Heid
Executive Vice President